

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION

In re:

EDWIN CRESPO, SR.  
CHRISTIANE P. CRESPO  
Debtor(s)

Case No. 18-20851-JNP

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/30/2018.
- 2) The plan was confirmed on 12/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2019, 11/02/2022.
- 5) The case was Dismissed on 11/22/2022.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,270.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,542.78
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$47,542.78**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,869.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,969.60**

Attorney fees paid and disclosed by debtor: \$400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED COLLECTION SERVICES, INC	Unsecured	1,878.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	1,510.00	1,508.99	1,508.99	709.90	0.00
AMERICAN EXPRESS	Unsecured	NA	1,891.76	1,891.76	0.00	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	NA	217.00	217.00	0.00	0.00
BANK OF AMERICA, N.A.	Unsecured	NA	1,749.76	1,749.76	0.00	0.00
BANK OF AMERICA, N.A.	Secured	101,346.00	101,673.72	205.96	205.96	0.00
BANK OF AMERICA, N.A.	Unsecured	4,200.00	2,626.51	2,626.51	0.00	0.00
BARCLAY CARD	Unsecured	47.00	NA	NA	0.00	0.00
BARRETTA	Unsecured	101.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	190.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	2,914.00	4,337.24	4,337.24	0.00	0.00
CITY OF VINELAND	Secured	5,000.00	9,040.14	9,040.14	9,040.14	0.00
CITY OF VINELAND	Unsecured	NA	789.00	789.00	0.00	0.00
Client Services, Inc.	Unsecured	4,338.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORPORATION	Secured	16,000.00	15,818.35	20,000.00	20,000.00	0.00
CUMBERLAND INTERANL MEDICINE	Unsecured	325.00	325.00	325.00	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	23,890.00	3,807.80	3,807.80	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	23,000.00	20,268.58	20,268.58	9,535.24	0.00
DISCOVER BANK	Unsecured	801.00	800.09	800.09	0.00	0.00
DIVERSIFIED CONSULTANTS, INC.	Unsecured	1,878.00	NA	NA	0.00	0.00
ERC	Unsecured	480.00	NA	NA	0.00	0.00
EXCEPTIONAL MEDICAL TRANSPORT	Unsecured	3,516.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE	Unsecured	5,124.00	NA	NA	0.00	0.00
HAYT, HAYT & LANDAU, LLC	Unsecured	4,338.00	NA	NA	0.00	0.00
INSPIRA MEDICAL CENTERS, INC.	Unsecured	40,590.00	NA	NA	0.00	0.00
MASSEY'S	Unsecured	112.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	2,958.40	2,958.40	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	5,123.78	5,123.78	0.00	0.00
MILLVILLE MUNICIPAL COURT	Unsecured	390.00	NA	NA	0.00	0.00
MILLVILLE MUNICIPAL COURT	Unsecured	400.00	NA	NA	0.00	0.00
MONROE & MAIN	Unsecured	194.00	207.72	207.72	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COURT OF VINELAND CI	Unsecured	790.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC.	Unsecured	1,892.00	NA	NA	0.00	0.00
NEW JERSEY HEALTHCARE SPECIAL	Unsecured	1,904.00	NA	NA	0.00	0.00
PENN MEDICINE	Unsecured	21.00	NA	NA	0.00	0.00
PMAB, LLC	Unsecured	1,958.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,214.00	3,466.30	3,466.30	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,420.00	3,497.42	3,497.42	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,600.00	2,599.20	2,599.20	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	536.00	535.91	535.91	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	248.00	247.29	247.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,986.00	1,985.74	1,985.74	0.00	0.00
QUANTUM3 GROUP, LLC	Unsecured	248.00	386.86	386.86	0.00	0.00
SANTANDER CONSUMER USA, INC.	Unsecured	1,625.00	8,232.30	8,232.30	0.00	0.00
SIMM ASSOCIATES INC.	Unsecured	3,994.00	NA	NA	0.00	0.00
SJ GASTROENTEROLOGY CONSULTA	Unsecured	315.00	NA	NA	0.00	0.00
SOUTH JERSEY CHEST DISEASE	Unsecured	916.00	NA	NA	0.00	0.00
SOUTHERN REGIONAL PATHOLOGY A	Unsecured	912.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	3,417.14	3,417.14	0.00	0.00
SYNCHRONY BANK	Unsecured	3,994.00	296.92	296.92	0.00	0.00
THE HEART HOUSE	Unsecured	25.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	1,476.00	476.97	476.97	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	NA	1,081.94	1,081.94	1,081.94	0.00
WEST GATE	Secured	1,100.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$205.96	\$205.96	\$0.00
Debt Secured by Vehicle	\$20,000.00	\$20,000.00	\$0.00
All Other Secured	\$10,122.08	\$10,122.08	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,328.04</b>	<b>\$30,328.04</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,268.58	\$9,535.24	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$20,268.58</b>	<b>\$9,535.24</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$51,485.10</b>	<b>\$709.90</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,969.60</u>
Disbursements to Creditors	<u>\$40,573.18</u>

**TOTAL DISBURSEMENTS :**

**\$47,542.78**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/05/2022

By: /s/ Isabel C. Balboa

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.